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www.assembly.ca.gov

For more information about financial aid, contact your high school or community college counselor. Or check out the Web addresses inside.







Dear Friend.

The California State Legislature understands that the search for financial aid sources can sometimes be difficult. Many families and students find that college is expensive, however there are many programs available to help you and your families obtain the support you need. Before you decide which college or university to attend, get the real facts about financial aid.

California recently expanded its Cal Grant Financial Aid Program. This program guarantees financial assistance to every qualified student who applies. For high school students with a 3.0 grade point average (GPA) who demonstrate financial need, the state will pay the cost of fees at a Cal State or University of California school (or an ample share of the tuition at a private school). Students with a 2.0 GPA may also qualify for financial assistance. Depending on the type of financial aid for which you qualify, books, room and board might also be subsidized.

I hope you find this guide helpful in applying for financial aid. If you have any questions, please refer to the agencies listed, they can help you further.

Sincerely,

TOM UMBERG

Member of the State Assembly 69th Assembly District

Cal Grant Program *Application Procedures

New applicants applying for the Cal Grant programs are required to complete and file a Free Application for Federal Student Aid (FAFSA) after January 1st, but no later than March 2nd, of the year immediately preceding the fall term in which they hope to receive a Cal Grant. The FAFSA is also the application used to apply for federal financial aid programs, including the federal Pell Grant. FAFSAs may be obtained from high school counselors, college financial aid offices and the Federal Student Aid Information Center at (800) 433-3243. Students may file the FAFSA on-line at http://www.fafsa.ed.gov.

Cal Grant applicants must also submit a Commission GPA Verification Form including a GPA verified by a school official. The Commission's GPA Verification form may be obtained from high school counselors or college financial aid offices throughout California. Cal Grant applicants who want written confirmation of their award status must file a FAFSA and the GPA Verification form by the March 2nd deadline. Applicants must obtain a U.S. Postal Service Certificate of Mailing in order to prove that the filing deadline was met and that each form was mailed to the appropriate mailing address.

What To Do If You Miss the Cal Grant Deadline

The deadline for applying for a new Cal Grant A, B, C is always March 2nd. If you missed the application deadline for these programs, other aid programs, such as the federal Pell Grant, student loans, or campus-based awards may still be available. Check with your school's financial aid office for information on other sources of available aid.



Financial Aid Programs

FEDERAL FINANCIAL AID: Including the federal Pell Grant, federal SEOG Grant, federal Work-study and the federal Perkins Loan Programs. The federal Stafford Loan Programs and federal direct loan programs are available to almost all college students.

LOAN PROGRAMS: Qualified students and their parents can borrow money for education through low-interest federally supported loans. The loans are made by banks, savings and loans, and credit unions and are guaranteed by the commission's subsidiary, the EDFUND.

STATE FINANCIAL AID: Administered by the California Student Aid Commission, state aid, for the most part, is reserved for California resident students with financial need as determined by the information contained on their Free Application for Federal Student Aid. In addition, the well-funded Cal Grant programs require academic qualification; GPA verification must be postmarked by March 2nd each year.

PRIVATE SCHOLARSHIPS: Hundreds of privately funded scholarships are available nationally to qualified students. Scholarships are considered gift aid, which does not have to be repaid, and are often awarded for merit in academics, athletics, or a particular field of study. Scholarships may also be awarded by ethnic background, religious affiliation, and special interests.

> No matter what type of financial aid you may need, be sure to start looking early! Many programs have specific filing deadlines.

*** Milestones on the Financial Aid Calendar**

It's never too early to start thinking about going to college, planning where you would like to attend, and researching what financial resources may be available to you.

As you begin the process of planning, be sure to keep these tasks and time frames in mind:

HIGH SCHOOL JUNIORS

March and August: Sign up with your counselor to take the SAT or ACT test.

May and August: Visit your high school counselor's office, browse through college directories at your library, write to colleges in which you're interested and meet with college representatives.

HIGH SCHOOL SENIORS

October: Obtain college admission application packets at high school counseling offices or at nearby UC, CSU, or other campuses.

Contact independent colleges and occupational career schools for admission materials and financial aid application procedures.

November: File your application for fall admission to UC and CSU campuses for priority consideration.

Pick up the FAFSA and GPA Verification Form, if you're applying for a Cal Grant.

Remember, do not file the FAFSA before January 1.

January: Submit your financial aid applications for most state and federal aid.

February: Check with each college for information on its unique grant and scholarship programs.

March 2: CAL GRANT A, B, AND C APPLICATION DEADLINE.

Send your FAFSA to the federal processor postmarked no later than March 2.

For Cal Grants A, B, and C, you must submit a GPA Verification Form to the California Student Aid Commission by March 2, if required. Be sure to get a Certificate of Mailing as evidence that the forms were mailed on time.



Financial Aid Information

INTERNET ACCESS: A great place to start your search for information on scholarships and grants is the Financial Aid Information Page, www.csac.ca.gov. While visiting the site, make sure to use FastWeb's free scholarship search to find all of the awards for which you may qualify.

LIBRARIES AND BOOKSTORES: These locations have books on the various sources of financial aid.



You can learn more about Californias' many fine colleges and universities by contacting:

California Community Colleges

1102 Q Street Sacramento, CA 95814-6511 www.cccco.edu

University of California System

300 Lakeside Drive, Kaiser Center Oakland, CA 94612-3550 www.universityofcalifornia.edu

Association of Independent California Colleges

1100 11th Street, Suite 10 Sacramento, CA 95814-3812 www.aiccu.edu

California State University System

401 Golden Shore Long Beach, CA 90802-4210 www.calstate.edu

• SCHOLARSHIP SEARCHES

www.fastweb.com

www.collegescholarships.com

Free Application for Federal Student Aid www.fafsa.ed.gov

California Student Aid Commission www.csac.ca.gov

Smart Student Guide to Financial Aid www.finaid.org

EdFund

www.edfund.org

California College Explorer www.californiacolleges.edu